

**BARABOO BANCORPORATION, INC., THE**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209248	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$774	\$789	1.9%		
Loans	\$649	\$567	-12.7%		
Construction & development	\$127	\$64	-50.0%		
Closed-end 1-4 family residential	\$104	\$99	-4.5%		
Home equity	\$25	\$25	-1.5%		
Credit card	\$1	\$1	12.2%		
Other consumer	\$31	\$24	-22.6%		
Commercial & Industrial	\$93	\$84	-9.9%		
Commercial real estate	\$247	\$254	2.7%		
Unused commitments	\$76	\$75	-0.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$31	\$37	18.2%		
Cash & balances due	\$13	\$134	906.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$16	\$31	100.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$34	98.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$700	\$718	2.5%		
Deposits	\$683	\$706	3.4%		
Total other borrowings	\$12	\$6	-53.6%		
FHLB advances	\$8	\$3	-59.2%		
Equity					
Equity capital at quarter end	\$74	\$72	-3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.7%	--		
Tier 1 risk based capital ratio	10.4%	11.4%	--		
Total risk based capital ratio	11.7%	12.6%	--		
Return on equity <sup>1</sup>	0.9%	-15.1%	--		
Return on assets <sup>1</sup>	0.1%	-1.4%	--		
Net interest margin <sup>1</sup>	3.6%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	32.2%	47.8%	--		
Loss provision to net charge-offs (qtr)	41.3%	75.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	4.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.4%	12.8%	1.7%	2.9%	--
Closed-end 1-4 family residential	3.5%	3.8%	0.2%	0.1%	--
Home equity	0.1%	0.1%	0.1%	0.0%	--
Credit card	10.6%	2.6%	1.2%	0.0%	--
Other consumer	0.7%	1.0%	0.2%	0.1%	--
Commercial & Industrial	2.7%	2.8%	1.0%	0.3%	--
Commercial real estate	10.0%	3.4%	0.8%	1.7%	--
Total loans	8.2%	4.2%	0.8%	1.2%	--